

Article - Insurance

[\[Previous\]](#)[\[Next\]](#)

§16–107.

(a) A reinstated policy of life insurance or reinstated annuity contract may be contested on account of fraud or misrepresentation of facts material to the reinstatement only for the same period after reinstatement and with the same conditions and exceptions as the policy or annuity contract provides with respect to contestability after original issue.

(b) (1) A reinstated policy of life insurance or reinstated annuity contract may exclude or restrict liability to the same extent that liability might have been or was excluded or restricted when the policy or annuity contract originally was issued.

(2) The exclusion or restriction is effective as of the date of reinstatement.

[\[Previous\]](#)[\[Next\]](#)